#### PATENT COOPERATION TREATY **PCT**

REC'D 06 JUN 2005

INTERNATIONAL PRELIMINARY REPORT ON PATENTER ITY
(Chapter II of the Patent Cooperation Treaty)

PCT

(PCT Article 36 and Rule 70)

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Applicant's or agent's file reference FP19986	FOR FURTHER ACTION	See Form PCT/IPEA/416					
International application No. PCT/AU2004/000846	International filing date (day) 25 June 2004	/month/year) Priority date (day/month/year) 25 June 2003					
International Patent Classification (IPC	c) or national classification and IPC						
Int. Cl. 7 G06F 17/60		·					
Applicant							
EWISE SYSTEMS PTY LTD et al							
This report is the international prel Authority under Article 35 and trans	iminary examination report, establis	shed by this International Preliminary Examining					
2. This REPORT consists of a total of							
3. This report is also accompanied by ANNEXES, comprising:							
Production .	to the International Bureau) a total	of sheets, as follows:					
sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications authorized by this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions).							
sheets which supersede earlier sheets, but which this Authority considers contain an amendment that goes beyond the disclosure in the international application as filed, as indicated in item 4 of Box No. I and the Supplemental Box.							
b. (sent to the International Bureau only) a total of (indicate type and number of electronic carrier(s)), containing a sequence listing and/or table related thereto, in computer readable form only, as indicated in the Supplemental Box Relating to Sequence Listing (see Section 802 of the Administrative Instructions).							
4. This report contains indications re	lating to the following items:						
X Box No. I Basis of the	report						
Box No. II Priority		·					
Box No. III Non-establis	shment of opinion with regard to no	velty, inventive step and industrial applicability					
X Box No. V Reasoned st citations and	Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement						
	Certain documents cited						
Box No. VII Certain defe	Certain defects in the international application						
Box No. VIII Certain obse	Box No. VIII Certain observations on the international application						
Date of submission of the demand	Date o	f completion of the report					
12 January 2005		ay 2005					
Name and mailing address of the IPEA/Al		ized Officer					
AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUS							
E-mail address: pct@ipaustralia.gov.au	J.W.	THOMSON					
Facsimile No. (02) 6285 3929	· Telepl	none No. (02) 6283 2214					

## INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.

PCT/AU2004/000846

ox	No. I	Basis of t	he report			
•	With rega otherwise	rd to the language, this report is based on the international application in the language in which it was filed, unless indicated under this item.				
	This whic	This report is based on translations from the original language into the following language which is the language of a translation furnished for the purposes of:				
		internation	nal search (u	nder Rules 12.3 and 23.1 (b))		
		publication	n of the inte	rnational application (under Rule 12.4)		
	· []	internation	al prelimina	ary examination (under Rules 55.2 and/or 55.3)		
•	furnished filed" and	Vith regard to the elements of the international application, this report is based on (replacement sheets which have been urnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally iled" and are not annexed to this report):				
	=		application	as originally filed/furnished		
	the c	lescription:				
			pages	as originally filed/furnished		
			pages* pages*	received by this Authority on with the letter of received by this Authority on with the letter of		
	the c	laims:	pagoo	received by this Authority on . With the letter of		
	<b>L</b>		pages	as originally filed/furnished		
			pages*	as amended (together with any statement) under Article 19		
		-	pages*	received by this Authority on with the letter of		
			pages*	received by this Authority on with the letter of		
	the c	lrawings:				
			pages	as originally filed/furnished		
			pages*	received by this Authority on with the letter of		
	<del>-</del>	41 .1	pages*	received by this Authority on with the letter of		
				related table(s) - see Supplemental Box Relating to Sequence Listing.		
•	The	amendments	s have result	ted in the cancellation of:		
	the description, pages					
	the claims, Nos.					
	the drawings, sheets/figs					
	the sequence listing (specify):					
	Ī	any tabl	le(s) related	to the sequence listing (specify):		
ł.	This report has been established as if (some of) the amendments annexed to this report and listed below had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).					
	the description, pages					
	the claims, Nos.					
	the drawings, sheets/figs					
	the sequence listing (specify):					
	Γ			to the sequence listing (specify):		
	L			Colored Colored (observation)		
	If item 4 applies, some or all of those sheets may be marked "superseded."					

### INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

Claims 1-48

International application No.

YES

NO

PCT/AU2004/000846

# 30x No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

ι.	Statement		
	Novelty (N)	Claims	YES
	•	Claims 1-48	NO
Inventive step (I	Inventive step (IS)	Claims	YES
		Claims 1-48	NO

Claims
Citations and explanations (Rule 70.7)

Industrial applicability (IA)

#### D1: WO 02/25604 A1

The invention defined by claims 1, 20, 35, 39 and 43 is not novel or inventive in light of citation D1. The citation discloses a method in which a merchant is provided with an entity having a unifying interface to one ore more electronic wallets, wherein the entity communicates with both the one or more electronic wallets and the merchant; and collects information from the one or more electronic wallets and payment transaction details from the merchant and processes the transaction in a financial institution (see abstract). In the arrangement of the citation the electronic wallet is the equivalent of the financial institution application in the arrangement of the application.

Furthermore, appended claims 2-19, 21-34, 36-38, 40-42 and 44-48 relate to either parameters or structures that are merely matters of design choice or relate only to features that are typical in devices of this type and therefore they cannot be considered as contributing to patentable ingenuity.

Therefore citation D1 renders claims 1-48, both not novel and not inventive.